



Order Filed on December 26, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor United Wholesale Mortgage, LLC	
In Re: Eric Alvarez Corinna V Moratta Debtors	

Case No.: 23-18905 CMG

Hearing Date: 1/3/2027 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 26, 2023



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Eric Alvarez & Corinna V Moratta
Case No.: 23-18905 CMG
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor United Wholesale Mortgage, LLC, holder of a mortgage on real property located at 544 Frank Applegate Road, Jackson Township, NJ, 08527, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 11) in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Eric Alvarez
Corinna V Marotta
Debtors

Case No. 23-18905-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 26, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Alvarez, Corinna V Marotta, 544 Frank Applegate Road, Jackson, NJ 08527-4221

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor United Wholesale Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Joint Debtor Corinna V Marotta cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor Eric Alvarez cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Rebecca K. McDowell	on behalf of Creditor First Atlantic Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	

District/off: 0312-3

User: admin

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Date Rcvd: Dec 26, 2023

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Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6